VETERAN FACING SERVICES – DIGITAL HEALTH MODERNIZATION

1095-B Initial Research Discovery

01 February 2022

VA | U.S. Department of Veterans Affairs

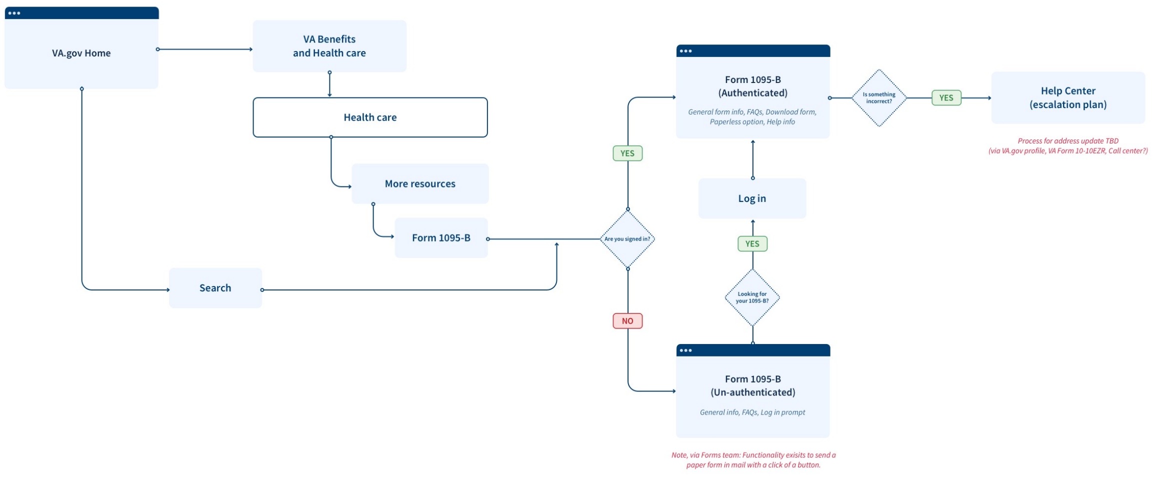
Agenda

1095-B DESIGN REVIEW

User flow

1095-B User flow

Find the form | **Access the form** | **Get help**

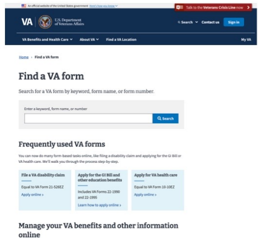


Considerations

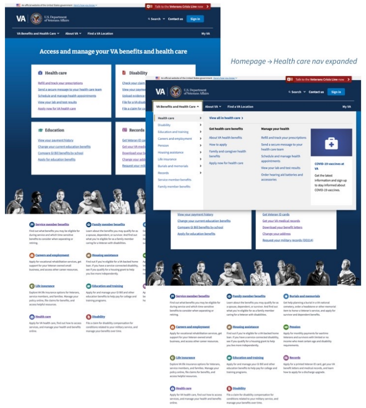
Additional entry points:

- Google search →
- Crosslink where relevant *(e.g. via Records, VA forms, quicklink in nav)*

(While VA forms is around forms that need to be filled out, unlike the 1095-B, there maybe an opportunity to crosslink and redirect Veterans to the correct place)

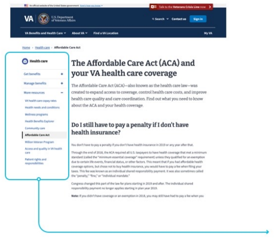


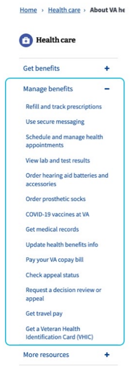
Homepage



Homepage → Health care nav expanded

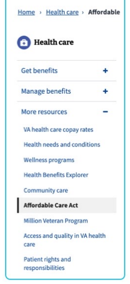
Homepage / Health care → More resources / Affordable Care Act





or

Recommended



Why place form within More resources vs. Manage benefits?

- Given the form is not something a Veteran actually needs to 'manage' it feels like a better fit for health care 'resources'
- 'Resources' also has Affordable Care Act information
- The coverletter with the current paper form refers to the Affordable Care Act url

Questions

[We know Nadya is looking into the 10-10EZR]

Address update process for VA health benefits information (VA Form 10-10EZR)

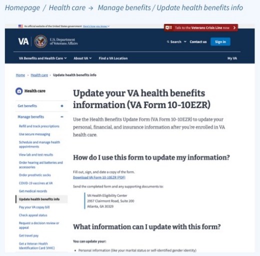
This appears to be the self-service option for address correction—can this be verbally changed over the phone (as it seems to be done for the 1095-B today)?

2021 cover letter directions for 1095-B

Call 1-877-222-VETS (8387)

www.va.gov/health-care/about-affordable-care-act/

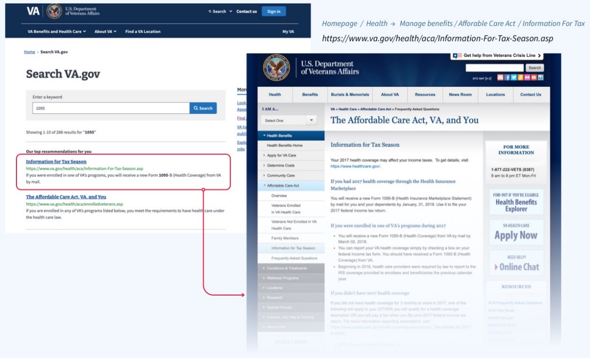
Homepage / Health care → Manage benefits / Update health benefits info



Legacy content: Is there a need to maintain this?

Homepage / Health → Manage benefits / Afforable Care Act / Information For Tax

https://www.va.gov/health/aca/Information-For-Tax-Season.asp



See full user flow and considerations here

1095-B DESIGN REVIEW

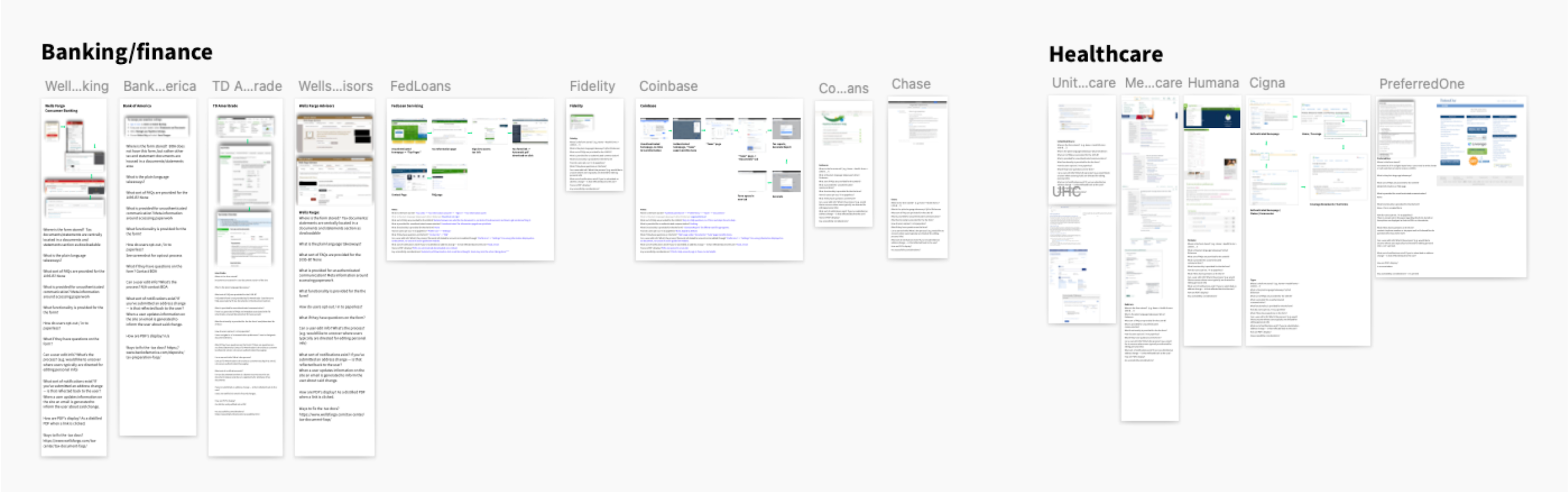
Comparative Research

Websites researched

Health Insurance Sites	Financial Sites	Additional Reference sites
United Health Care	Wells Fargo Consumer Banking	IRS.gov
Medicare	Wells Fargo Advisors	VA.gov
PreferredOne	Bank of America	DFAS : Defense Finance and Account Service
Humana	TD Ameritrade	Military.com FAQs associated with tax docs
Cigna	FedLoan Servicing	My Pay
	Fidelity	
	Coinbase	
	Commerce Loans	
	Chase	

Focus Criteria

For comparative experiences of downloadable tax forms, we focused two comparative sets—Finance (general tax forms) and Health Care (1095-B).



How might we?

- How might we solve for document management storage within the VA?
- How might we solve for bad address issues (or even account data issues?)
- How might we move to a paperless opt in system?
- How might we integrate better contextual information around documents?
- How might we utilize alerts as a method of communication for timely manners pertaining to document releases?

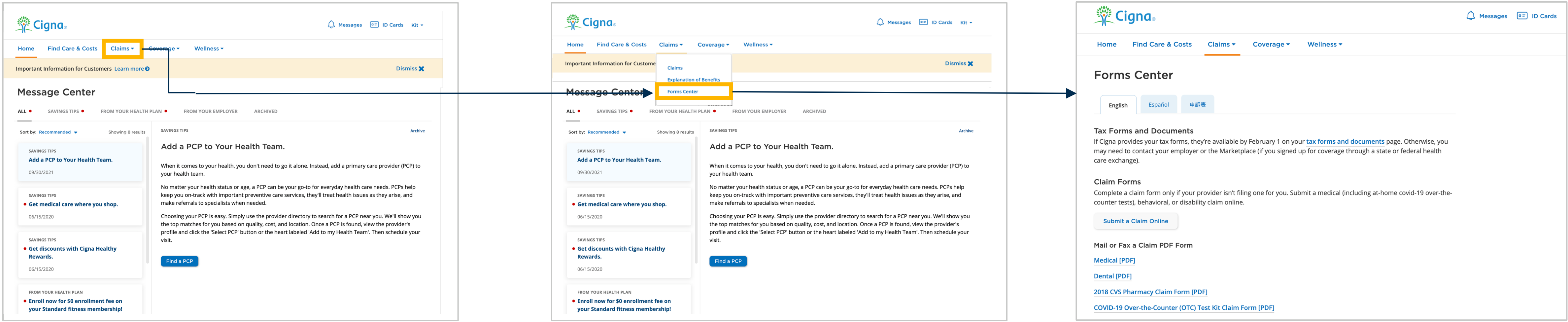
*Some of these items will be beyond MVP. We used these questions to guide our thought and research holistically.

COMPARITIVE RESEARCH

Key themes

Organized navigation

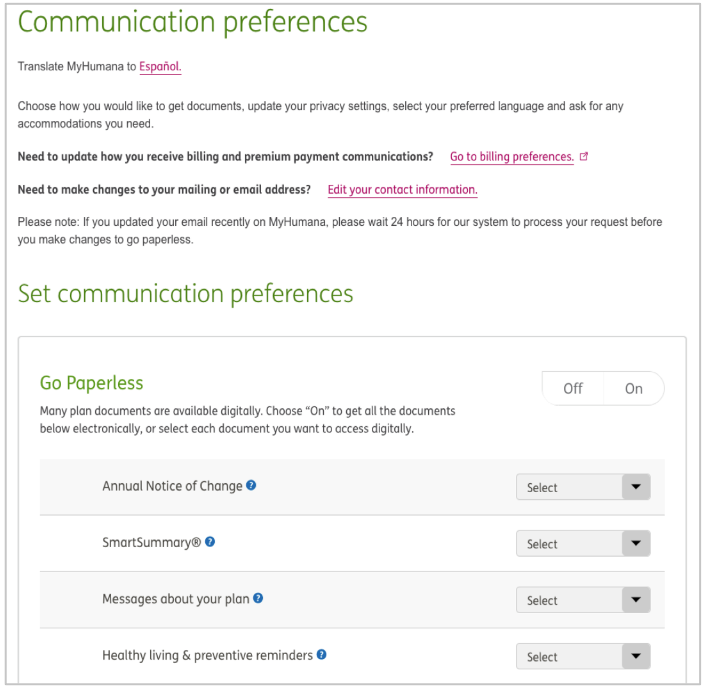
- From login, the site navigation presents a clear and logical click path for users to find their document.

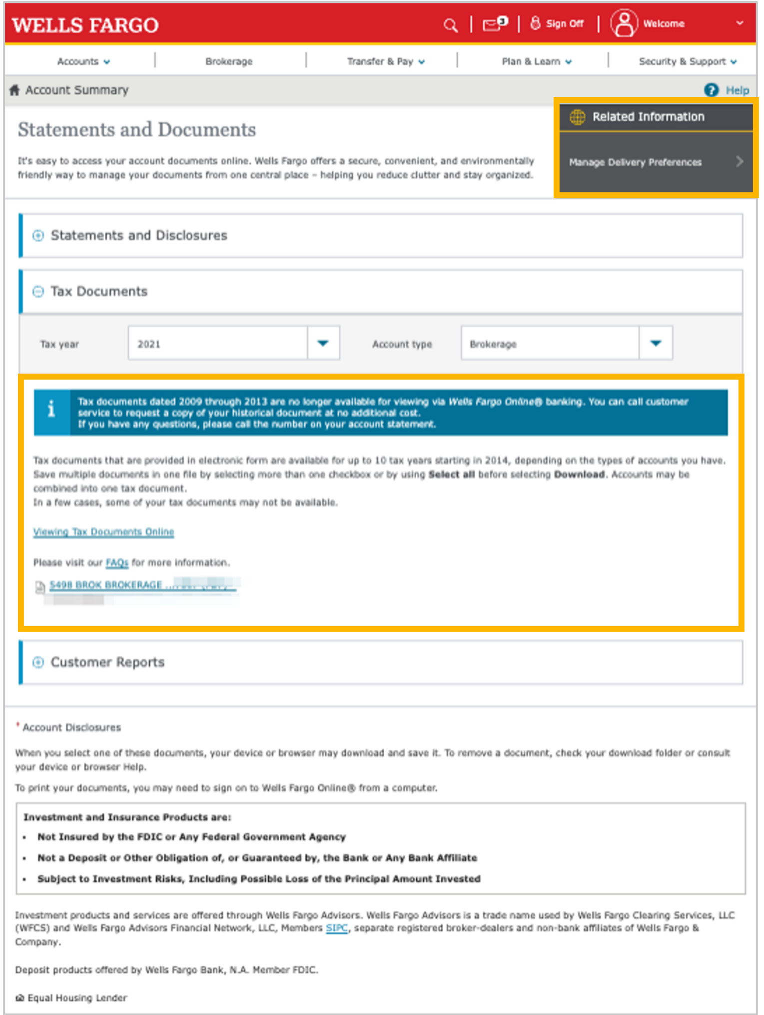


Source: Cigna

Contextual help

- Quick links are often utilized for delivery preferences (if that setting is managed at a profile-level), as well as related references/key information around the document type.
- Prompt(s) to opt in to paperless is associated with the relevant artifact.
- If a user is already enrolled in paperless, the status is indicated to a user (as well guidance on how to adjust that setting).

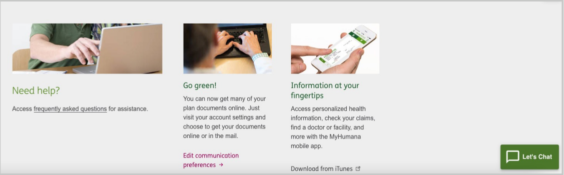


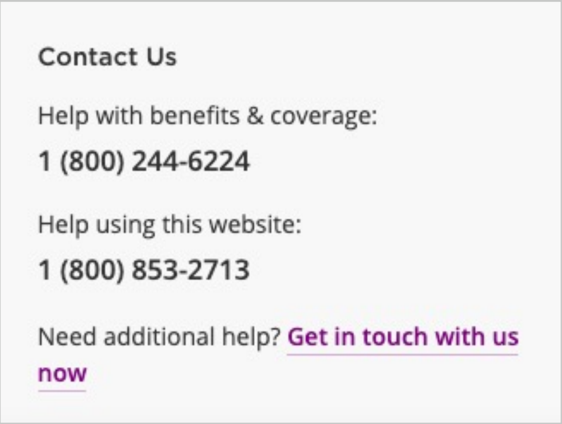


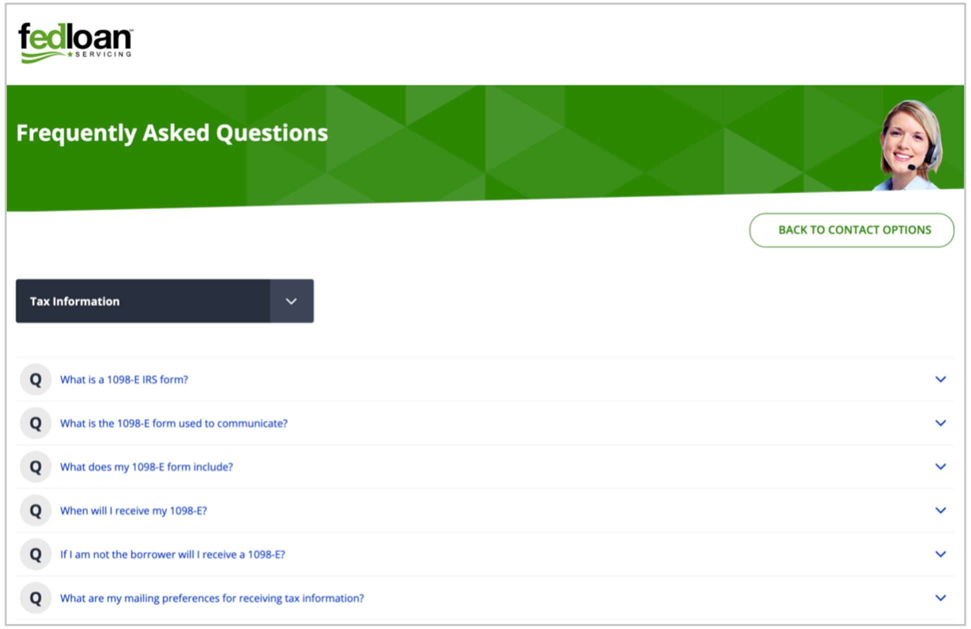
Source: Humana, Wells Fargo

Contextual help continued

- Frequently asked questions around taxes, form documents, etc. are either provided on the same page or have a quicklink for easy reference.
- Help center contact information is also often provided



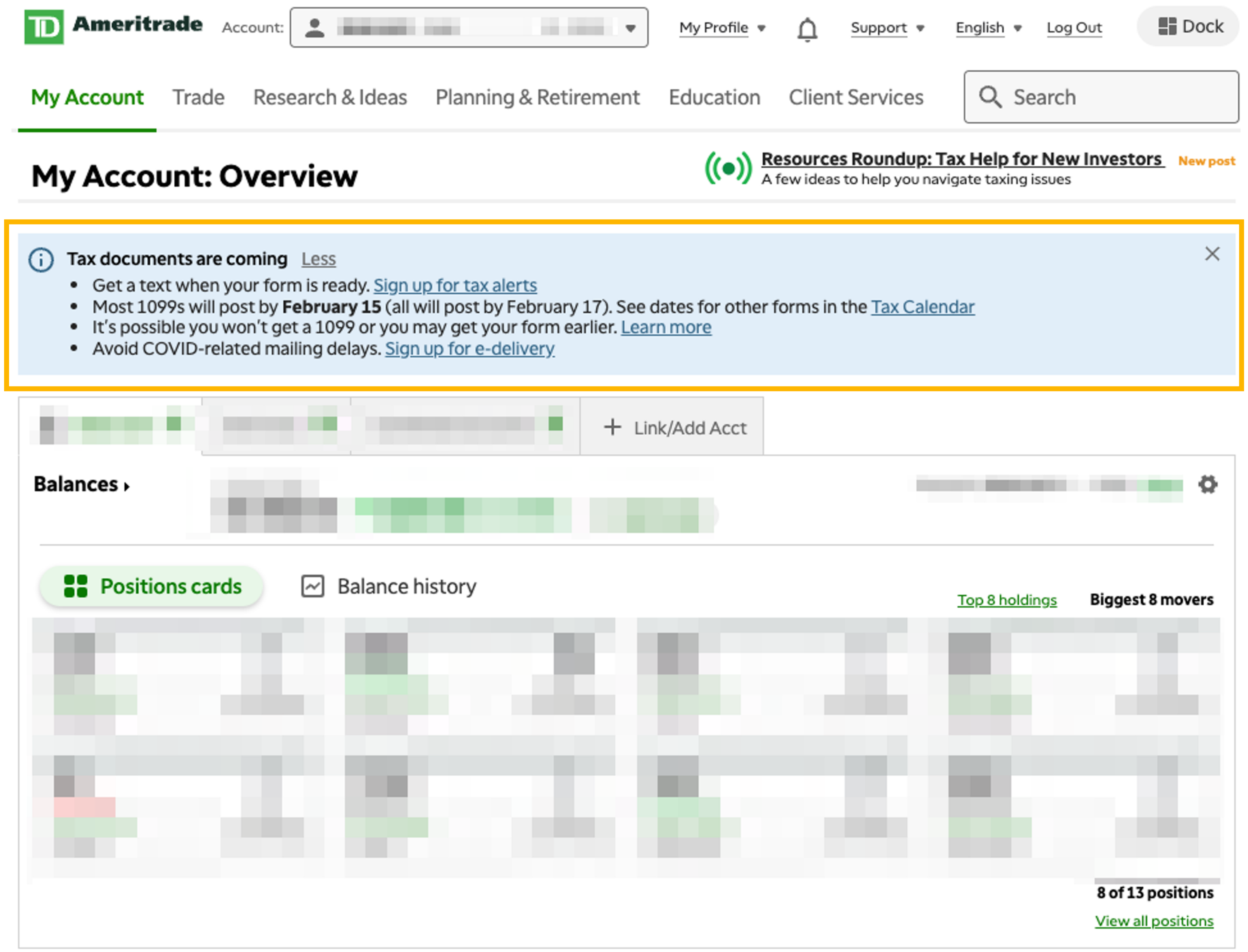




Source: Cigna, Humana, Fedloan Servicing

Notifications

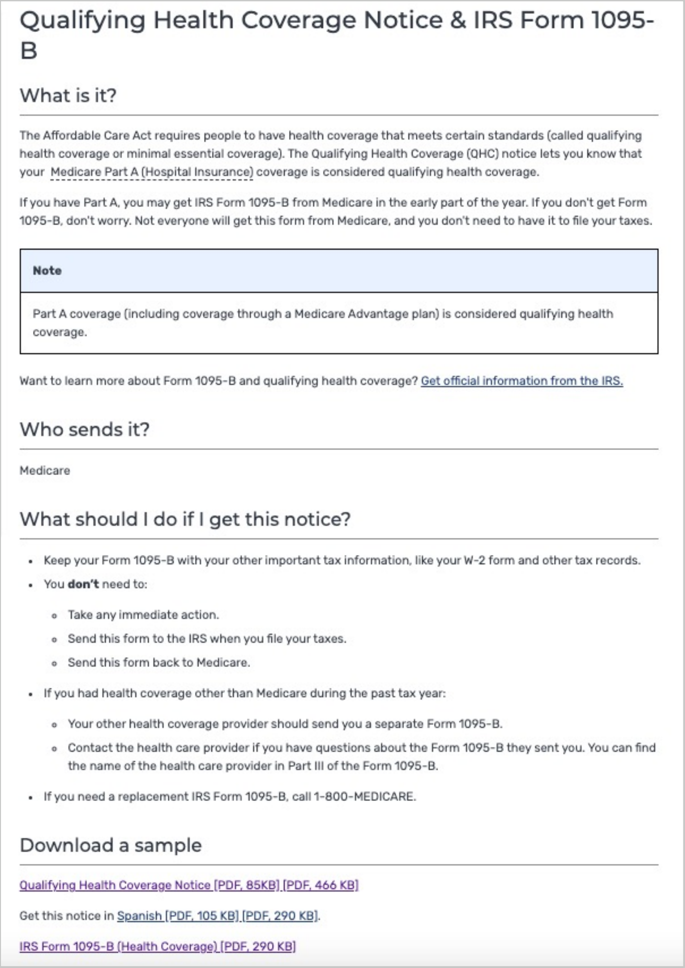
- Banners and alerts are commonly leveraged for users to quickly access newly posted tax forms



Source: TD Ameritrade

Content hierarchy

- Best in class examples laid out content and information using a clear hierarchy and plain language.
- Basic questions of who, what, when where answered.
- Small blocks of easily digestible copy



Qualifying Health Coverage Notice & IRS Form 1095-B

What is it?

The Affordable Care Act requires people to have health coverage that meets certain standards (called qualifying health coverage or minimal essential coverage). The Qualifying Health Coverage (QHC) notice lets you know that your Medicare Part A (Hospital Insurance) coverage is considered qualifying health coverage.

If you have Part A, you may get IRS Form 1095-B from Medicare in the early part of the year. If you don't get Form 1095-B, don't worry. Not everyone will get this form from Medicare, and you don't need to have it to file your taxes.

Note
Part A coverage (including coverage through a Medicare Advantage plan) is considered qualifying health coverage.

Want to learn more about Form 1095-B and qualifying health coverage? Get official information from the IRS.

Who sends it?

Medicare

What should I do if I get this notice?

- Keep your Form 1095-B with your other important tax information, like your W-2 form and other tax records.
- You **don't** need to:
  - Take any immediate action.
  - Send this form to the IRS when you file your taxes.
  - Send this form back to Medicare.
- If you had health coverage other than Medicare during the past tax year:
  - Your other health coverage provider should send you a separate Form 1095-B.
  - Contact the health care provider if you have questions about the Form 1095-B they sent you. You can find the name of the health care provider in Part III of the Form 1095-B.
- If you need a replacement IRS Form 1095-B, call 1-800-MEDICARE.

Download a sample

Qualifying Health Coverage Notice [PDF, 85KB] [PDF, 466 KB]

Get this notice in Spanish [PDF, 105 KB] [PDF, 290 KB].

IRS Form 1095-B (Health Coverage) [PDF, 290 KB]

Source: Medicare

COMPARATIVE RESEARCH

Key Experience Takeaways

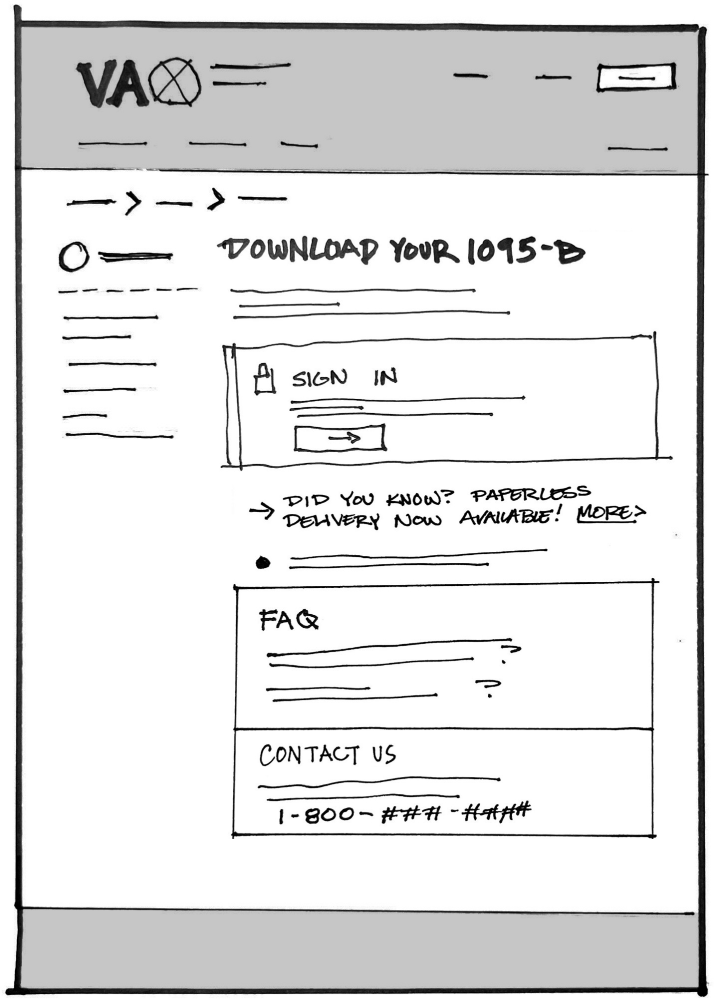
Informed, Focused Design

As takeaways, we identified three areas of focus for this project:

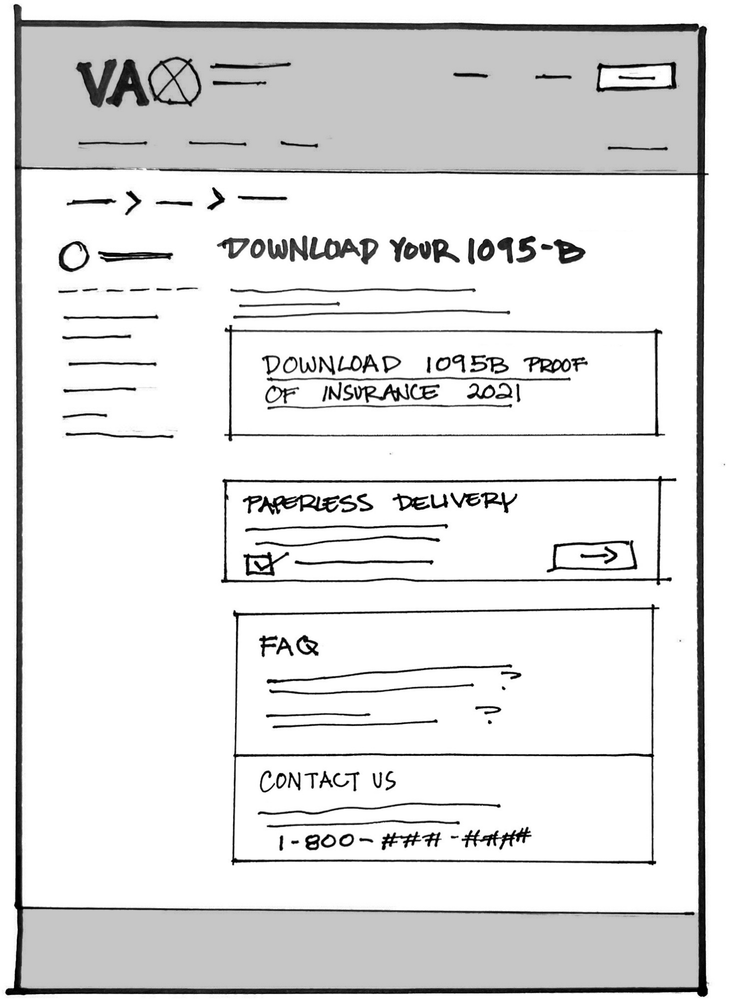
- **Seamless User Experience** – the form should be easily findable through the navigation and directed to it through relevant crosslinks
- **Authenticated & Unauthenticated Experiences** – an unauthenticated experience, as well as personalized content through an authenticated experience, sets user expectation that there is relevant information available upon logging in, but also helps surface FAQs earlier in their journey.
- **Knowledge Base & Escalation Path** – anticipate user issues and questions by providing contextual help and a clear path to escalte technical issues or form errors.

Concept Sketches

Unauthenticated (default)



Authenticated



Sketch File Here

1095-B DESIGN REVIEW

Research Plan

Research update

- Met with Shane Strassberg to review guidance on design research
- Two rounds of research planned, in Sprint 2 and 3 respectively, following Platform guidelines
- Initial research plan is finished, conversation guide in process. Likely to submit Wednesday or Thursday this week. Will post to GitHub and share
- Sessions will be 45 minutes, with short interview in the beginning and then testing prototype?
- Need to confirm participant numbers for each sprint

1095-B DESIGN REVIEW

Next steps

Next steps

- Iterate on our discussion today
- Ready content to submit Design Intent, followed by Research Plan
- Incorporate additional findings from Tech Discovery (e.g., address management, paperless opt-in functionality)
- Outline additional crosslink needs for users